

# ***Air Force Reserve Command***

---

***Integrity - Service - Excellence***



## **Retirements**



# ***When Will You Retire?***

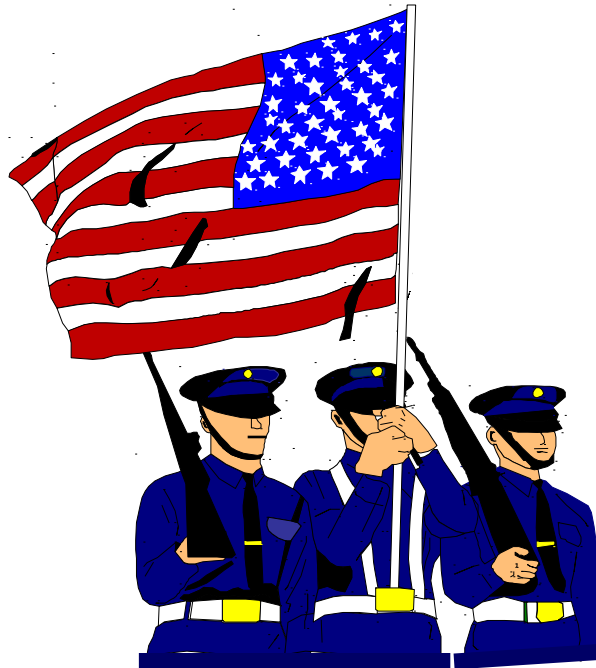
---

**2004**

**?**

**2008**

**?**



**2006**

**?**

**2012**

**?**

# ***Retirement Life Cycle***

---



**Retired Pay**

**Retired Reserve**

**RCSBP**

**Notification of  
Eligibility  
for Pay Letter**

# ***Retirement Life Cycle***

---



**Notification of  
Eligibility  
for Pay Letter**

# ***Notification Letter “20-Year Letter”***

---



- **Eligibility Requirements**
  - **20 years of satisfactory service**
  - **Serve in Reserve component for last 6 qualifying years**
- **Receive approximately 120 days after R/R close-out**
- **Call ARPC/DPP, Retirements Branch**
  - **1-800-525-0100**



# *Retirement Life Cycle*

---



**RCSBP**

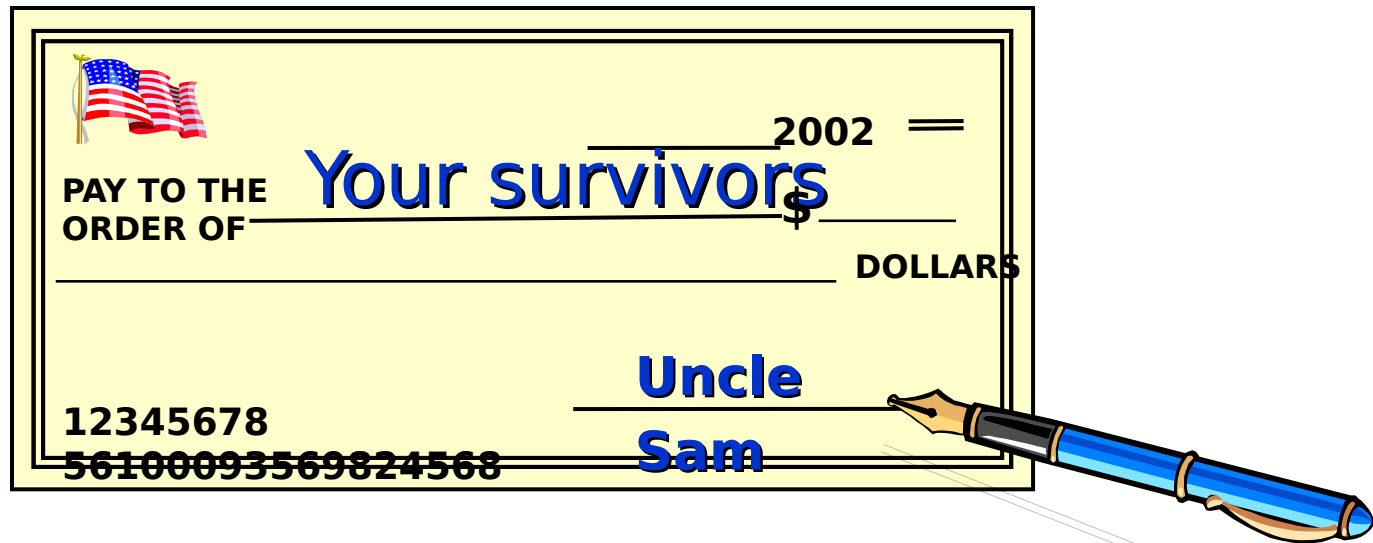
**Notification of  
Eligibility  
for Pay Letter**

---

*Integrity - Service - Excellence*

# ***Reserve Component Survivor Benefit Plan (RCSBP)***

- **Purpose**
  - **To provide beneficiaries a portion of a member's retired pay**



# ***RCSBP Annuity Coverage***

- **Spouse only**
- **Spouse and children**
- **Children only**
- **Former spouse only**
- **Former spouse and children**
- **Person with insurable interest**





- **Timing:**
  - **Decision made upon receipt of notification letter**
- **Three options: A, B, or C**



# ***RCSBP - Option A***

- **Defer making an election until age 60**



# ***RSCBP - Option B***

- **Start annuity upon member's 60<sup>th</sup> birthday**



# ***RCSBP - Option C***

- **Annuity effective immediately**



- 
- **Failure to respond within the 90 days:**
    - **If you do have eligible family members**
      - **Automatic Option C coverage for your spouse and/or children**
      - **You will be responsible for the premiums**
    - **If you do not have dependents**
      - **Automatic Option A coverage**
  
  - **Failure to provide spousal concurrence:**
    - **Automatic Option C coverage for your spouse and/or children**
    - **You will be responsible for the premiums**
-

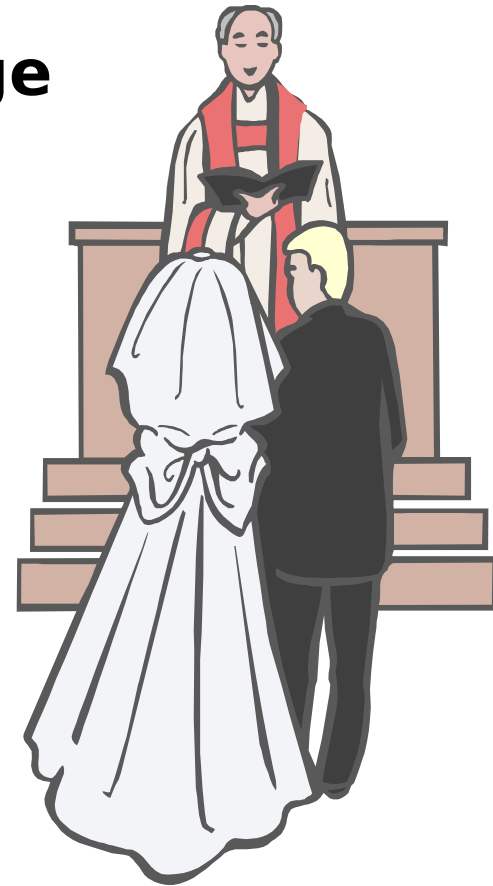
- Irrevocable
- Limited Changes
  - Marriage
  - Divorce
  - Death of beneficiary
- Cancel
  - Between ages 62-63



# ***Just Married***

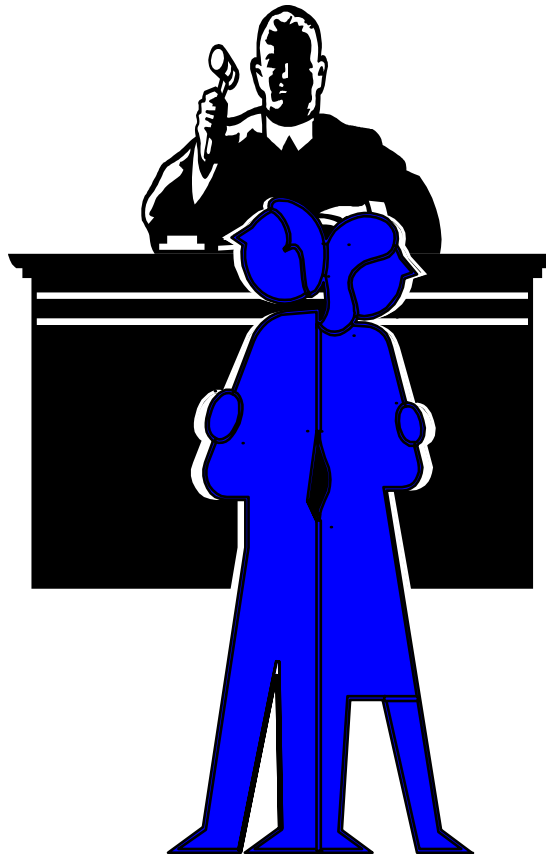


- **Single when eligible**
- **One year to elect coverage**



# ***Divorce Court***

- **Former spouse coverage directed**





# ***Death of Beneficiary***



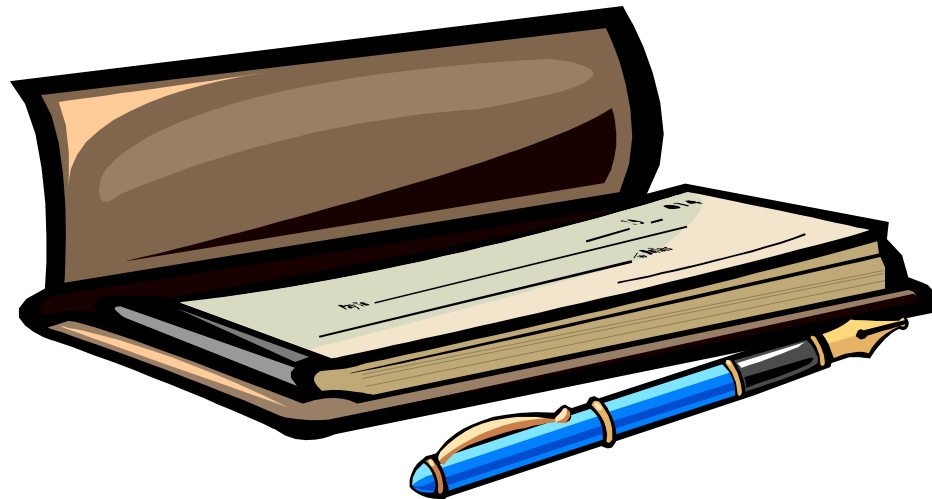
- **Notify ARPC “Entitlements”**
- **Coverage suspended**
- **No cost at 60**



- 
- **Cancellation**
    - **Between ages 62-63**
      - **May cancel SBP portion (60+ coverage)**
      - **Can not cancel RCSBP portion (under 60 coverage)**

# ***Cost of Coverage***

- **Member's age**
- **Beneficiary's age**
- **Coverage selected**

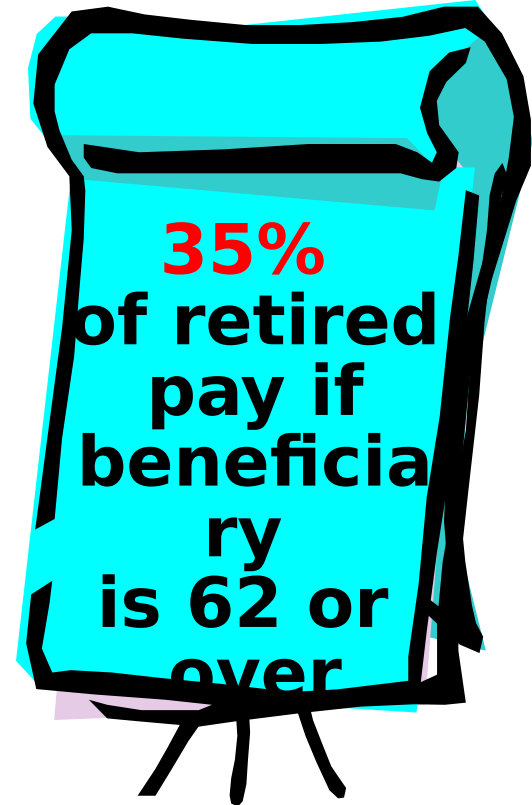


# ***Annuity for Beneficiary***

---

***Maximum***

***Reduced***



# ***Benefits Are Not Tied to RCSBP Participation***

---



**Commissary  
privileges**

**Hobby shop**



**Golf course**

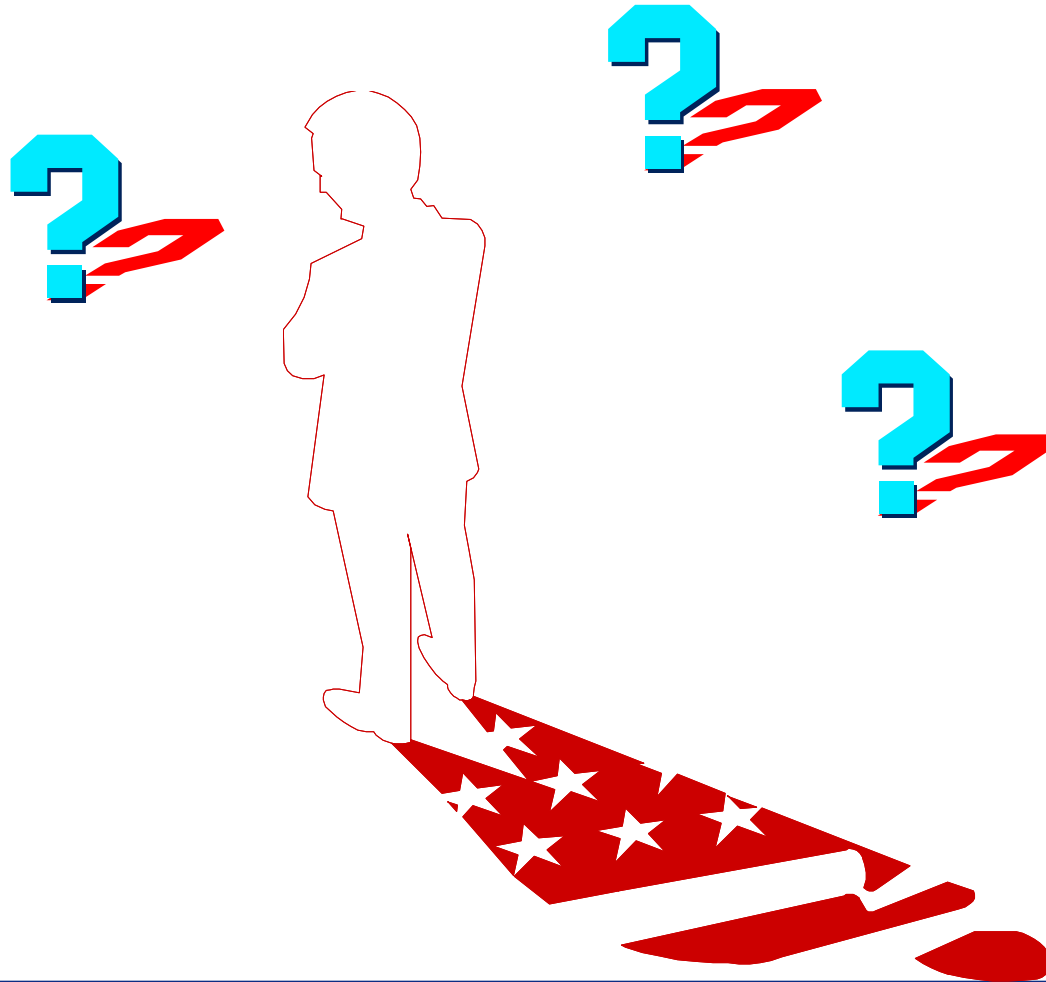
# ***ARPC Home Page***

---

**Compute the cost of  
RCGBP  
Located on our website at  
[arpc.afrc.af.mil](http://arpc.afrc.af.mil)**



# Questions?



***Integrity - Service - Excellence***

# ***Retirement Life Cycle***

---



**Retired Reserve**

**RCSBP**

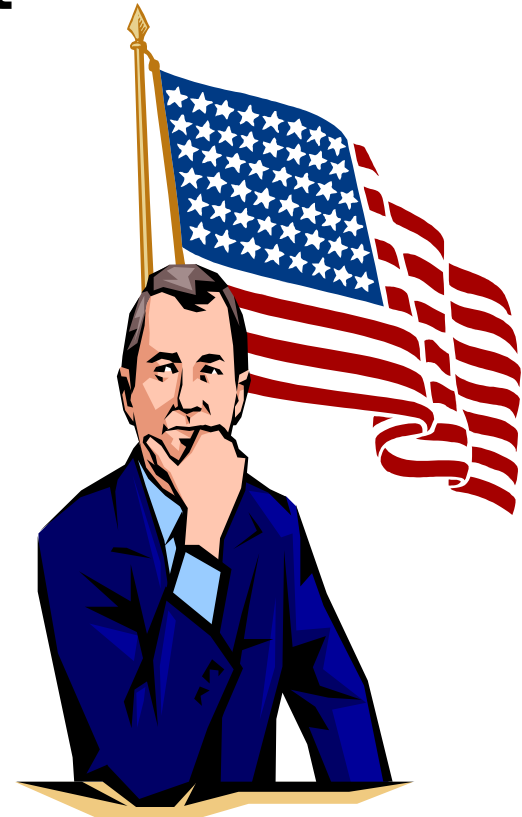
**Notification of  
Eligibility  
for Pay Letter**



# ***Retired Reserve***



- **Must meet qualifications**
  - **20 years satisfactory service**
  - **Last 6 in Reserve Component**

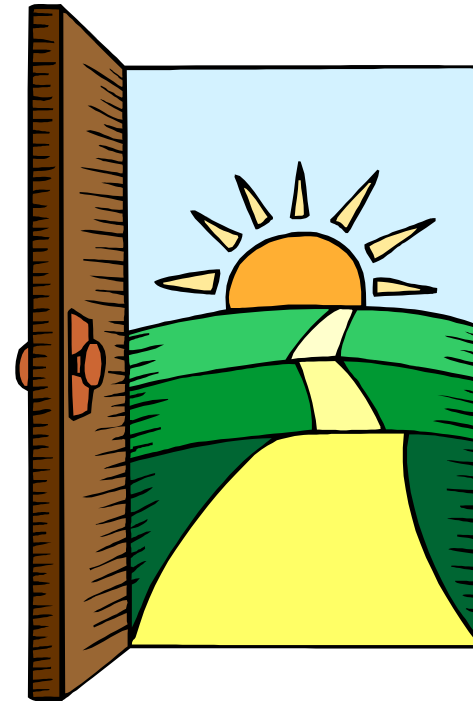


***Integrity - Service - Excellence***

# ***Retired Reserve***



- **Voluntary Retirement**
  - **Must apply by submitting AF Form 131**
- **Involuntary Retirement**
  - **Transfer is automatic - no need to apply**
    - **Age**
    - **Maximum service**



# ***Retired Reserve***



- **U.S. Flag presented at no cost to member**
  - **AFRC and ANG unit members provided flag by servicing Unit**
  - **Individual Mobilization Augmentees and Individual Ready Reservists provided flag by ARPC**



# ***Retired Reserve***



- 
- **Highest grade held**
  
  - **Grade approval authority:**
    - **Voluntary demotion - ARPC**
    - **Demotion for cause - SAF**

# ***Retired Reserve***



---

## ■ **Officer time-in-grade**

### ■ **Voluntary retirement**

- Lt Col and above, three **satisfactory service** years TIG
- Maj and below, six **satisfactory service** months TIG

### ■ **Involuntary retirement**

- All officers separated due to age or MSD, six months TIG

## ■ **Enlisted time-in-grade, One Day**

### ■ **ANG**

- Service commitment policy for promotion for top three

### ■ **Reserve**

- New reserve service commitment policy for in-residence training (all grades) and promotions for top three

# ***Retired Reserve Gray-Area Benefits***

---



**Commissary  
privileges**



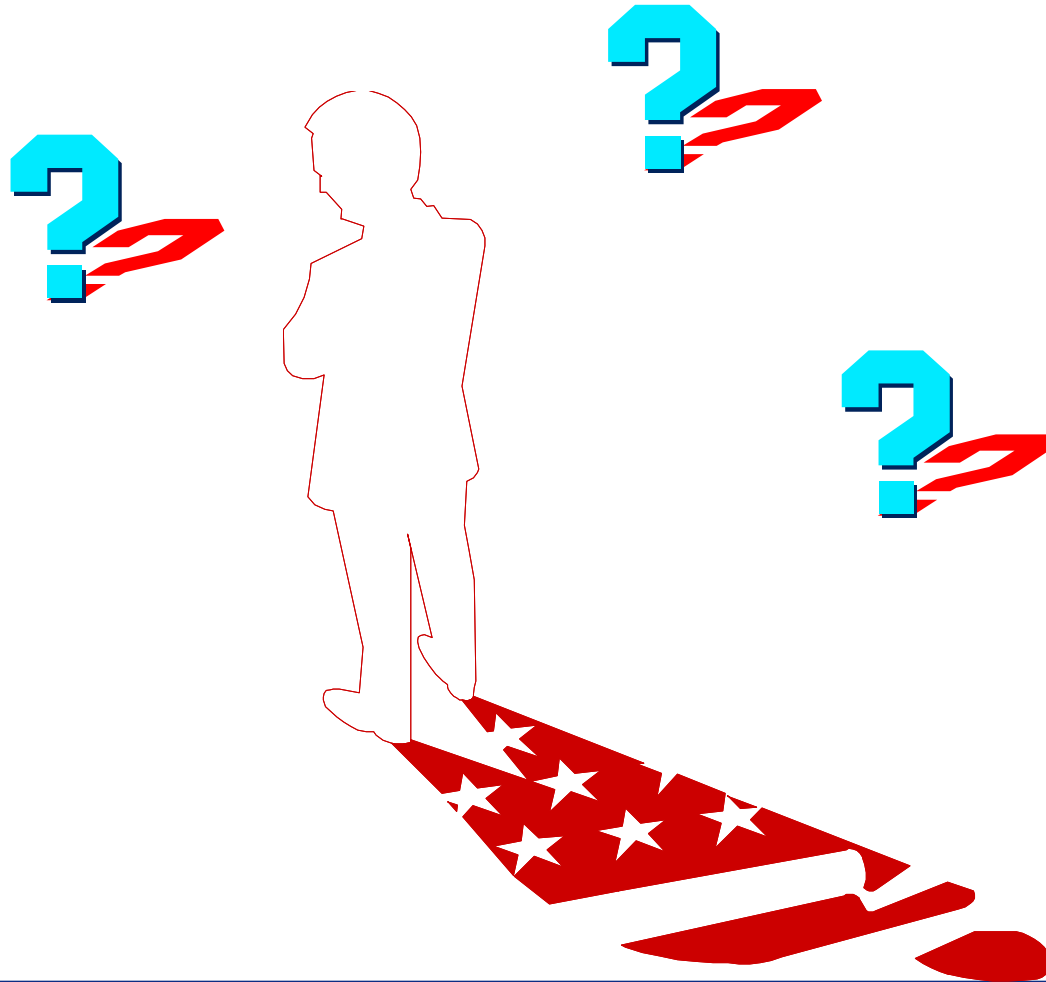
**Hobby shop**



**Golf course**



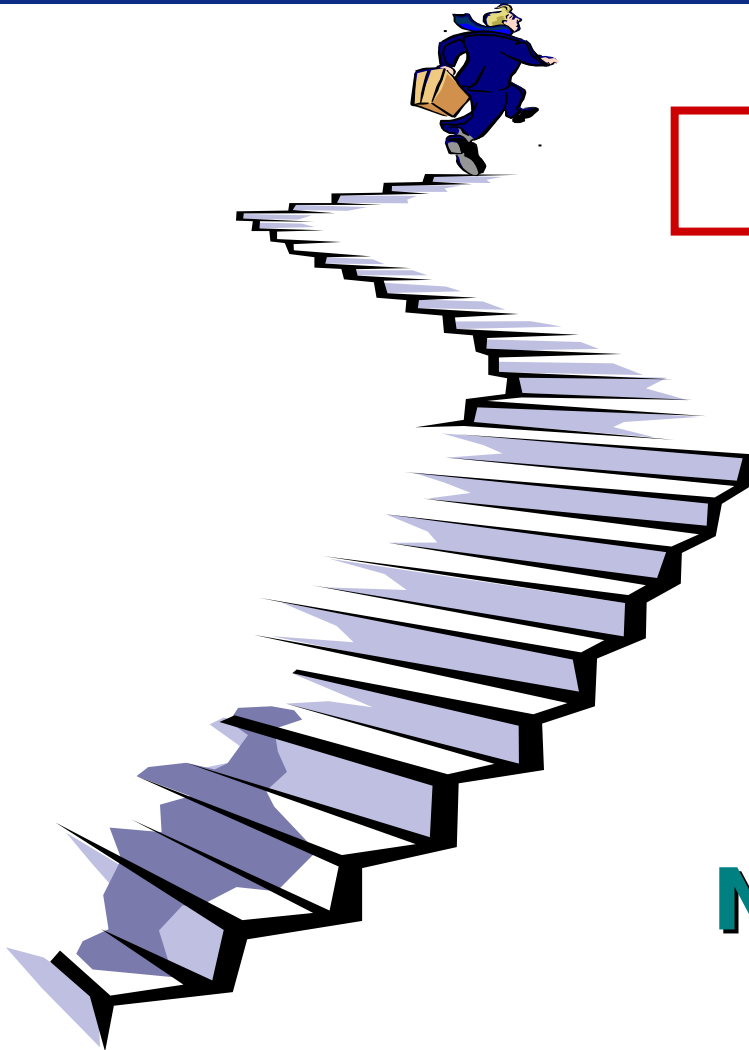
# Questions?



*Integrity - Service - Excellence*

# ***Retirement Life Cycle***

---



**Retired Pay**

**Retired Reserve**

**RCSBP**

**Notification of  
Eligibility  
for Pay Letter**





# ***Retired Pay Reserve Members***

---



---

***Integrity - Service - Excellence***

# ***Retired Pay***



- **When will I see my money?**
  - **Age 60**
  - **Apply**



# ***Retired Pay - Forms***

---

**Retirement Branch will  
send Pay Application  
Forms about 4 months  
prior to age 60**

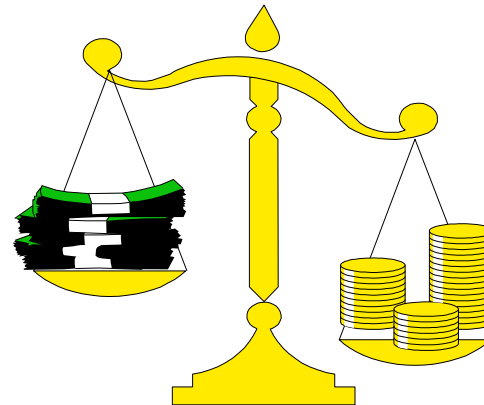
**Make sure your  
address is always  
current!**



# ***Retired Member - Pay***

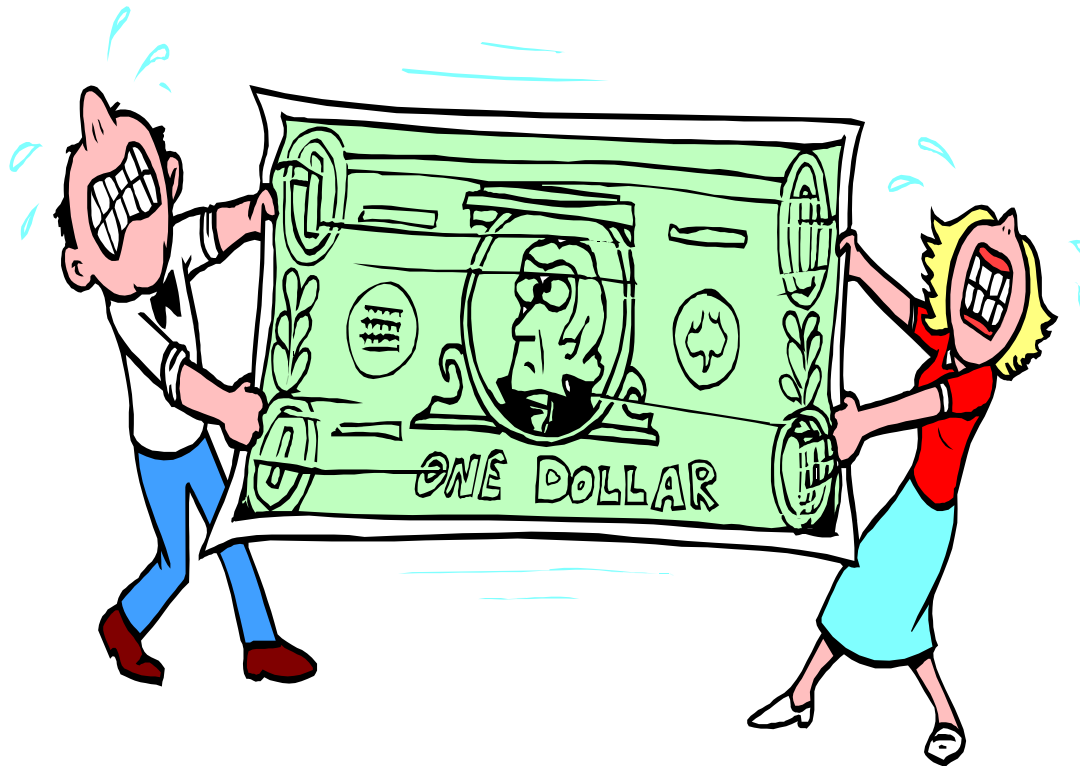
---

- **If initial entry into military service is:**
  - **Prior to 8 Sep 80**
    - **Pay scale in effect on member's 60<sup>th</sup> birthday**
  - **On or after 8 Sep 80**
    - **Average of the last 3 years of pay scales in effect prior to your reaching age 60**



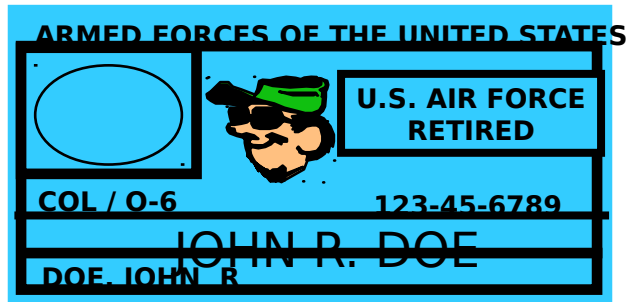
# ***Retired Pay COLA Increases***

---



# ***Retired Pay - Benefits***

---



**New identification  
card**



**Medical until age 65  
Tricare for Life option at age 65**

**Expanded  
Space A Travel**



# ***ARPC Home Page***

---

## ***Compute Retired Pay***

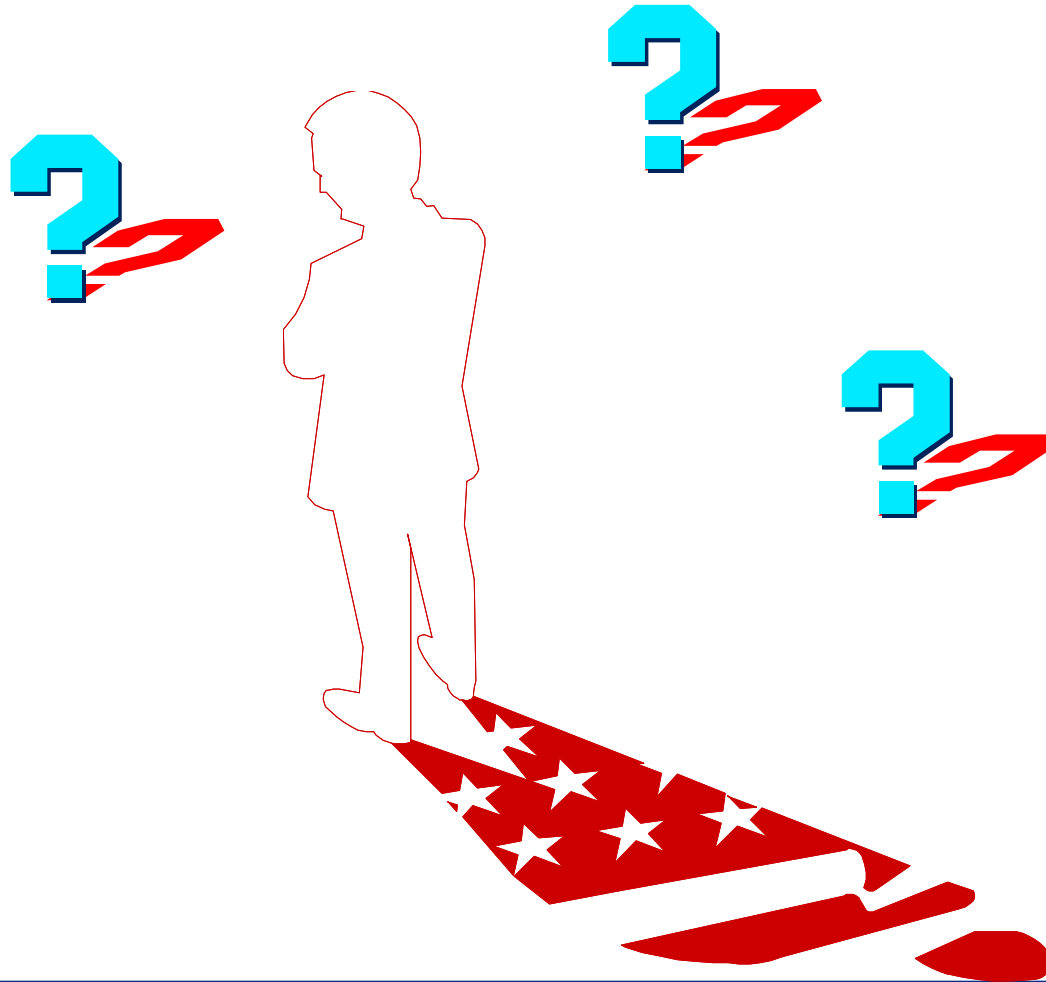


**Located on our website at  
[arpc.afrc.af.mil](http://arpc.afrc.af.mil)**

---

*Integrity - Service - Excellence*

# Questions?



*Integrity - Service - Excellence*





U.S. AIR FORCE



*Integrity - Service - Excellence*